Top 100 Savings Banks in United States

In Order of Deposits June 30, 1983, Compared with June 30, 1982 and Dec. 31, 1982

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Rank 6/30/83		Total Deposits June 30, 1983 $	Total Deposits June 30, 1982 $	Rank June 30, 1982	Gain in Rank	Deposits 12/31/82	Rank Dec. 31, 1982	Gain in Rank	Net Worth 6/30/83	Net Worth to Assets %	Charter Type(e)	Ins. Type(f)
1	Philadelphia Saving Fund Society	9,201,817,000	8,477,340,000	1		8,618,981,000	1		453,470,000	4.24	1	1
2	Goldome Bank for Savings, Buffalo, N.Y.	7,853,640,000	7,109,161,000	2		7,548,444,000	2		349,589,000	3.83	1	1
3	Dime Savings Bank of New York FSB, Brooklyn	6,028,320,000	5,551,000,000	3		5,545,024,000	3		174,252,000	2.70	1	1
4	Metropolitan Savings Bank, Brooklyn, New York	5,707,524,000	5,118,649,524	4		5,300,889,000	4		274,202,000	4.47	1	1
5	Bowery Savings Bank, New York	4,725,520,000	4,631,731,000	5		4,551,362,000	5		91,699,000	1.76	1	1
6	Dollar-Dry Dock Savings Bank, Bronx, New York	4,604,740,000	2,459,169,044	9	+ 3	2,475,960,033	9	+ 3	149,329,000	3.00	1	1
7	Great American Federal Savings Bank, San Diego, Calif.	3,371,971,905	2,845,072,338	...		3,198,394,021	...		163,636,000	3.79	1	2
8	Howard Savings Bank, Newark, N.J.	2,996,141,000	2,879,114,000	6		2,944,759,000	6		131,616,000	3.80	1	1
9	American Savings Bank, New York	2,945,865,000	2,150,930,816	10	+ 1	2,875,883,128	7		142,837,092	4.38	1	1
10	Emigrant Savings Bank, New York	2,839,436,727	2,819,656,280	7		2,766,593,000	8		50,283,877	1.68	1	1
11	Anchor Savings Bank FSB, Northport, N.Y.	2,813,978,564	1,975,109,340	14	+ 3	2,418,535,780	10		131,112,905	3.84	1	2
12	People's Savings Bank-Bridgeport, Conn.	2,604,567,069	2,065,637,053	13	+ 1	2,159,966,964	12		217,018,380	7.37	1	1
13	Manhattan Savings Bank, New York	2,436,578,539	2,138,509,143	11		2,202,905,145	11		173,405,858	6.52	1	1
14	Washington Mutual Savings Bank, Seattle	2,348,770,000	1,846,901,000	16	+ 2	2,060,323,000	13		185,326,000	6.27	2	1
15	Rochester Community Savings Bank, N.Y.	2,273,852,000	1,117,011,899	30	+15	1,143,448,000	28	+ 13	57,974,000	2.28	1	1
16	Williamsburgh Savings Bank, Brooklyn, New York	2,053,126,258	2,085,612,414	12		2,020,967,317	14		41,844,815	1.93	1	1
17	Greater New York Savings Bank, Brooklyn	1,802,790,081	1,664,979,061	19	+ 2	1,672,280,716	18	+ 1	42,482,897	2.30	1	1
18	Society for Savings, Hartford, Conn.	1,770,776,000	1,568,110,000	24	+ 6	1,782,845,000	16		77,235,000	3.68	1	1
19	Hudson City Savings Bank, Jersey City, N.J.	1,738,970,963	1,709,272,086	17		1,706,240,543	17		124,490,075	6.53	1	1
20	Seamen's Bank for Savings, New York	1,738,123,000	1,598,459,167	21	+ 1	1,520,468,705	23	+ 3	42,884,000	2.26	1	1
21	Transohio Savings Bank, FSB, Cleveland	1,728,060,747	1,671,720,046	...		1,623,354,000	...		73,283,458	3.41	2	2
22	Lincoln Savings Bank of Brooklyn, New York	1,727,620,467	1,702,767,000	18		1,666,231,000	19		29,359,137	1.39	1	1
23	East River Savings Bank, New York	1,688,081,801	1,587,481,084	23		1,636,108,009	20		45,493,371	2.55	1	1
24	Pacific First Federal Savings Bank, Tacoma, Wash.	1,635,090,183	1,536,440,927	...		1,526,576,675	...		102,670,847	4.45	2	2
25	Albany Savings Bank, N.Y.	1,623,987,243	1,656,879,092	20		1,613,449,174	21		68,061,328	3.91	1	2
26	Beneficial Savings Bank, Philadelphia	1,561,626,462	1,589,751,644	22		1,553,719,884	22		42,951,786	2.61	1	1
27	Green Point Savings Bank, Brooklyn, New York	1,515,792,730	1,268,636,600	27		1,347,882,191	25		110,837,651	6.68	1	1
28	Far West Federal Bank, Portland, Ore.	1,486,623,377	1,076,969,959	...		1,273,852,351	...		59,954,963	2.98	1	2
29	Apple Bank For Savings, New York	1,468,675,776	1,420,006,000	25		1,399,990,532	24		88,193,960	5.60	1	1
30	Dollar Savings Bank, Pittsburgh	1,316,211,000	1,227,945,000	28		1,268,009,458	27		89,328,000	5.68	1	1
31	Germantown Savings Bank, Bala Cynwyd, Pa.	1,280,113,562	1,300,360,000	26		1,288,157,877	26		34,450,013	2.53	1	1
32	Long Island Savings Bank FSB, Queens, New York	1,188,726,000	1,111,574,576	31		1,128,756,000	29		89,425,000	6.82	1	2
33	Provident Savings Bank, Jersey City, N.J.	1,120,768,019	677,005,318	51	+18	672,092,801	52	+ 19	63,645,500	5.21	1	1
34	Jamaica Savings Bank, Queens, New York	1,116,519,418	1,154,735,537	29		1,123,935,971	30		138,268,501	10.63	1	1
35	Savings Bank of Baltimore	1,115,721,000	1,033,322,000	33		1,076,623,361	32		93,911,000	7.47	1	1
36	East New York Savings Bank, Brooklyn, New York	1,112,932,184	997,909,407	35		1,112,955,241	31		55,936,353	4.66	1	1
37	Mutual Bank FSB, Boston	1,108,194,000	992,042,000	36		1,015,600,000	34		69,196,000	5.79	1	1
38	Peoples Westchester Savings Bank, Tarrytown, N.Y.	1,092,422,668	1,049,548,447	32		1,044,530,052	33		41,018,429	3.56	1	1
39	Boston Five Cents Savings Bank FSB	1,032,776,514	1,021,263,706	34		995,655,076	35		72,874,687	6.18	1	1
40	Independence Savings Bank, Brooklyn, New York	1,013,340,891	944,604,740	38		955,495,839	37		43,137,451	4.00	1	1
41	Onondaga Savings Bank, Syracuse, N.Y.	1,002,606,882	958,719,247	37		957,780,369	36		47,023,373	4.44	1	1
42	Neworld Bank for Savings, Boston	971,944,000	670,149,205	52	+10	660,286,425	53	+ 11	62,504,000	5.61	1	1
43	Syracuse Savings Bank, N.Y.	964,263,087	859,176,303	40		909,338,700	39		48,447,359	4.69	1	1
44	Ridgewood Savings Bank, Queens, New York	930,599,792	784,864,440	44		808,182,299	41		80,889,628	7.89	1	1
45	Hamburg Savings Bank, Brooklyn, New York	877,991,516	659,173,306	55	+10	621,140,872	57	+ 12	49,017,382	5.12	1	1
46	New Haven Savings Bank, Conn.	853,913,263	779,777,308	45		791,085,854	43		68,651,681	7.23	1	1
47	Connecticut Savings Bank, New Haven	837,628,000	796,728,661	43		811,695,430	40		54,209,000	5.88	1	1
48	Provident Institution for Savings, Boston	820,841,000	811,733,000	41		781,052,000	45		59,412,000	5.84	1	1
49	Wilmington Savings Fund Society FSB, Del.	814,154,000	757,009,000	47		798,428,000	42		36,957,000	4.09	1	1
50	Citizens Savings Bank, Providence, R.I.	806,131,713	695,913,090	49		739,322,471	46		81,092,104	8.97	1	1
51	Roosevelt Savings Bank, Brooklyn, New York	805,466,000	809,879,000	42		785,044,000	44		23,796,000	2.70	1	1
52	Morris County Savings Bank, Morristown, N.J.	781,894,523	734,876,711	48		737,305,000	47		27,427,105	3.33	1	1
53	Provident Savings Bank, Baltimore, Md.	713,021,785	668,579,772	53		678,133,959	49		73,389,979	9.06	1	1
54	Eastern Savings Bank, Scarsdale, N.Y.	712,926,866	655,160,031	56	+ 2	656,335,674	54		28,776,088	3.87	1	1
55	First Federal Savings Bank, Santurce, P.R.	706,080,820	697,383,204	...		669,673,000	...		12,687,884	1.12	1	2
56	Banking Center, Waterbury, Conn.	705,795,686	649,857,148	57	+ 1	677,616,189	50		62,918,895	7.68	1	1
57	Queens County Savings Bank, Queens, New York	705,751,626	693,338,651	50		688,277,982	48		40,169,593	5.31	1	1
58	Home & City Savings Bank, Albany, N.Y.	693,884,448	665,605,614	54		673,363,780	51		30,486,823	4.15	1	1
59	State Savings Bank, Columbus, Ohio	693,300,000	590,522,913	...		622 358,000	...		49,526,300	5.56	2	2
60	Roslyn Savings Bank, N.Y.	688,937,415	616,947,116	59		632,576,748	55		54,903,594	7.08	1	1
61	Maine Savings Bank, Portland	666,907,670	497,430,594	71	+10	607,637,873	58		48,492,155	6.62	1	1
62	Monroe Savings Bank FSB, Rochester, N.Y.	652,196,316	580,514,614	60		600,913,546	59		20,196,550	2.90	1	1
63	Capital Savings Bank F.A., Olympia, Wash.	650,382,634	481,923,000	...		609,358,861	...		32,027,348	4.26	1	2
64	Richmond Hill Savings Bank, Queens, New York	644,633,682	624,176,564	58		622,436,510	56		28,666,590	4.15	1	1
65	Binghamton Savings Bank, N.Y.	628,150,077	576,837,094	61		591,354,482	60		34,265,431	5.09	1	1
66	First Federal Savings Bank, Pontiac, Mich.	626,121,218	614,731,618	...		626,492,486	...		34,504,703	4.47	1	2
67	Springfield Institution for Savings, Mass.	613,139,000	523,847,000	65		542,863,000	62		67,736,000	9.41	1	1
68	Mechanics & Farmers Savings Bank, Bridgeport, Conn.	607,660,264	492,624,986	67		583,854,123	61		32,508,410	4.61	1	1
69	First Federal Savings Bank, Cleveland	596,710,934	588,467,904	...		619,536,771	...		33,801,408	4.48	1	2
70	Central Federal Savings, FSB, Long Beach, N.Y.	591,348,182	535,744,990	...		589,910,544	...		6,260,231	0.84	1	2
71	Union Warren Savings Bank, Boston	581,339,000	383,170,943	84	+13	521,605,000	67		34,265,000	5.47	1	3
72	Savings Bank of Utica, N.Y.	568,281,000	535,558,000	62		536,804,000	63		29,608,000	4.73	1	1
73	American Savings Bank, New Britain, Conn.	564,689,890	489,941,581	69		529,321,614	65		48,545,532	7.70	1	1
74	South Boston Savings Bank, Boston	558,228,000	446,126,000	75	+1	473,807,000	72		32,561,000	5.44	1	3
75	Worcester County Inst. for Savings, Worcester, Mass.	550,100,230	504,068,423	66		518,228,542	68		43,563,181	7.24	1	1
76	Staten Island Savings Bank, New York	545,594,871	529,578,682	63		532,470,184	64		37,295,655	6.32	1	1
77	New Brunswick Savings Bank, N.J.	534,759,715	460,159,017	72		494,702,793	69		45,948,842	7.85	1	1
78	Dime Savings Bank of Williamsburgh, Brooklyn, New York	518,077,286	524,451,000	64		527,888,000	66		20,653,336	3.58	1	1
79	Harmonia Savings Bank, Elizabeth, N.J.	496,521,487	490,642,000	68		487,036,066	70		23,882,854	4.54	1	1
80	Womens Federal Savings Bank, Cleveland	495,129,006	504,301,100	...		512,968,859	...		37,654,023	6.54	2	2
81	Fidelity Federal Savings Bank of Florida, West Palm Beach.	492,873,233	441,278,000	...		456,155,020	...		17,902,645	3.29	1	2
82	Orange Savings Bank, Livingston, N.J.	490,601,137	488,260,180	70		481,835,000	71		11,192,459	2.01	1	1
83	Eastern Savings Bank, Lynn, Mass.	483,522,000	433,517,076	78		454,307,527	73		53,291,000	9.79	1	3
84	North Side Savings Bank, Bronx, New York	462,600,000	456,343,227	73		447,208,081	74		30,011,000	6.02	1	1
85	Amoskeag Savings Bank, Manchester, N.H.	454,603,000	427,666,414	79		443,918,062	75		51,509,000	9.92	1	1
86	Home Federal Savings Bank, Queens, New York	453,820,386	445,382,682	...		444,720,520	...		33,693,702	6.19	1	2
87	Mechanics Savings Bank, Hartford, Conn.	448,104,353	411,300,853	80		411,023,008	79		27,153,433	5.43	1	1
88	Commonwealth Federal Savings Bank, Lowell, Mass.	443,265,871	230,687,967	...		429,964,998	...		42,968,580	6.61	2	2
89	Liberty Bank for Savings, Middletown, Conn.	440,265,000	344,224,694	93	+ 4	420,508,038	78		29,422,000	6.07	1	1
90	Poughkeepsie Savings Bank FSB, N.Y.	434,933,306	441,578,823	77		429,434,924	77		37,797,705	7.35	1	1
91	Lincoln Mutual Savings Bank, Spokane, Wash.	424,090,726	391,220,178	82		396,321,645	80		14,493,652	3.21	1	1
92	First Federal Savings Bank of Colorado, Lakewood	420,743,635	372,903,065	...		394,188,074	...		31,053,645	6.14	1	2
93	New Bedford Institution for Savings, Mass.	417,915,000	375,098,000	87		388,970,745	83		37,604,000	7.91	1	1
94	Home Savings Bank, White Plains, N.Y.	415,796,465	384,139,653	83		393,558,157	81		10,853,036	2.50	1	1
95	Burlington Savings Bank, Vt.	404,005,963	372,156,902	88		385,507,951	84		16,877,291	3.82	1	1
96	Perth Amboy Savings Institution, N.J.	400,865,070	392,090,771	81		390,226,319	82		25,141,112	5.81	1	1
97	Riverhead Savings Bank, N.Y.	397,853,935	364,431,128	89		371,888,251	86		12,627,835	2.93	1	1
98	New England Savings Bank, New London, Conn.	395,561,000	345,921,787	92		369,789,899	87		32,068,000	7.37	1	1
99	Woonsocket Institution for Savings, R.I.	392,956,479	326,033,809	97		347,700,000	92		23,684,507	5.50	1	1
100	Peoples Savings Bank, Portland, Me.	390,660,000	251,259,162	117	+17	264,923,905	114	+ 14	25,929,000	5.83	1	1

(b)—Based on revised data. Rank that bank would have had if revised data had been available. (c)—Revised data. (d)—Revised. (e)—Charter Types: 1-Mutual Savings Bank, 2-Stock Savings Bank. (f)—Insurance Types: 1-FDIC-Insured; 2-FSLIC-Insured; 3-State Insured, 4-Noninsured. N.A.—Not Available.

Geographic Breakdown of Top 100 Savings Banks Including a Breakdown of Selected Deposit Accounts

Rank 6/30/83		Total Deposits 6/30/83	SELECTED BREAKDOWN OF DEPOSITS ON 6/30/83 Demand Deposits	NOW Accounts	Money Market Deposit Accounts	Super NOW Accounts	IRA's Accounts
	CALIFORNIA						
7	Great American Federal Savings Bank, San Diego	3,371,971,905	976,120	85,702,432	990,513,846	104,630,592	96,949,454
	COLORADO						
92	First Federal Savings Bank of Colorado, Lakewood	420,743,635	582,377	10,056,420	117,592,373	8,936,670	22,427,787
	CONNECTICUT						
12	People's Savings Bank-Bridgeport	2,604,567,069	64,212,150	8,485,878	656,328,670	4,095,391	75,889,567
18	Society for Savings, Hartford	1,770,776,000	12,643,000	20,356,000	451,200,000	2,875,000	79,682,000
46	New Haven Savings Bank	853,913,263	647,446	22,512,261	172,204,197	1,946,000	27,160,545
47	Connecticut Savings Bank, New Haven	837,628,000	10,812,000	14,853,575	150,476,718	929,673	33,185,000
56	Banking Center, Waterbury	705,795,686	9,267,377	281,687	141,696,240	1,854,579	30,028,856
68	Mechanics & Farmers Savings Bank, Bridgeport	607,660,264	N.A.	N.A.	N.A.	N.A.	N.A.
73	American Savings Bank, New Britain	564,689,890	5,585,156	4,790,070	103,513,513	900,710	30,076,951
87	Mechanics Savings Bank, Hartford	448,104,353	6,960,703	2,393,444	74,439,326	6,677,227	13,313,480
89	Liberty Bank for Savings, Middletown	440,265,000	1,883,000	3,229,000	90,796,000	4,953,000	15,464,000
98	New England Savings Bank, New London	395,561,000	7,808,000	1,692,000	77,263,000	3,039,000	14,624,000
	DELAWARE						
49	Wilmington Savings Fund Society FSB	814,154,000	42,890,602	2,446,173	361,450,234	1,032,218	18,999,007
	FLORIA						
81	Fidelity Federal Savings Bank of Florida, West Palm Beach	492,873,233	0	0	123,253,246	10,669,714	16,537,389
	MAINE						
61	Maine Savings Bank, Portland	666,907,670	11,137,127	18,544,410	152,057,930	84,194	23,310,420
100	Peoples Savings Bank, Portland	390,660,000	3,595,000	0	112,882,000	12,501,000	10,775,000
	MARYLAND						
35	Savings Bank of Baltimore	1,115,721,000	43,027,000	7,313,000	168,770,000	0	3,130,000
53	Provident Savings Bank, Baltimore	713,021,785	15,849,536	4,443,171	52,871,917	4,889,796	11,718,734
	MASSACHUSETTS						
37	Mutual Bank FSB, Boston	1,108,194,000	1,756,703	55,111,949	275,710,373	14,828,896	0
39	Boston Five Cents Savings Bank FSB	1,032,776,514	3,073,426	0	184,856,784	59,546,981	10,570,317
42	Neworld Bank for Savings, Boston	971,944,000	9,309,000	28,926,000	245,507,000	2,972,000	20,749,000
48	Provident Institution for Savings, Boston	820,841,000	0	29,450,000	159,963,000	0	32,848,000
67	Springfield Institution for Savings	613,139,000	3,455,000	14,212,000	66,973,000	1,304,000	19,845,000
71	Union Warren Savings Bank, Boston	581,339,000	82,000	0	166,887,000	16,682,000	15,593,000
74	South Boston Savings Bank, Boston	558,228,000	N.A.	N.A.	N.A.	N.A.	N.A.
75	Worcester County Inst. for Savings, Worcester	550,100,230	N.A.	N.A.	N.A.	N.A.	N.A.
83	Eastern Savings Bank, Lynn	483,522,000	86,000	23,698,000	98,455,000	0	0
88	Commonwealth Federal Savings Bank, Lowell	443,265,871	336,397,256	31,213,229	68,398,837	695,601	6,560,948
93	New Bedford Institution for Savings	417,915,000	100,000	9,013,598	88,140,337	450,909	10,449,000
	MICHIGAN						
66	First Federal Savings Bank, Pontiac	626,121,218	373,840	10,245,423	84,644,432	2,277,776	17,832,577
	NEW HAMPSHIRE						
85	Amoskeag Savings Bank, Manchester	454,603,000	2,378,000	13,615,000	74,655,000	560,000	19,052,000
	NEW JERSEY						
8	Howard Savings Bank, Newark	2,996,141,000	55,109,000	30,451,000	380,533,000	5,989,000	133,385,000
19	Hudson City Savings Bank, Jersey City	1,738,970,963	58,681,494	0	427,872,038	13,418,359	53,054,874
33	Provident Savings Bank, Jersey City	1,120,768,019	36,197,288	9,593,065	172,849,525	5,817,741	23,415,256
52	Morris County Savings Bank, Morristown	781,894,523	26,316,484	2,851,431	144,250,712	15,969,896	26,998,000
77	New Brunswick Savings Bank	554,759,715	2,188,736	11,231,619	123,038,668	858,198	14,874,322
79	Harmonia Savings Bank, Elizabeth	496,521,487	N.A.	N.A.	N.A.	N.A.	N.A.
82	Orange Savings Bank, Livingston	490,601,137	12,017,031	0	73,166,494	4,783,283	14,268,681
96	Perth Amboy Savings Institution	400,865,070	19,041,792	0	30,777,004	0	14,098,000
	NEW YORK						
2	Goldome Bank for Savings, Buffalo	7,853,640,000	N.A.	N.A.	N.A.	N.A.	N.A.
3	Dime Savings Bank of New York FSB, Brooklyn	6,028,320,000	49,270,000	36,752,000	1,140,311,000	41,102,000	269,242,000
4	Metropolitan Savings Bank, Brooklyn, New York	5,707,524,000	85,516,000	19,863,000	2,202,247,000	14,382,000	298,048,000
5	Bowery Savings Bank, New York	4,725,520,000	52,100,000	8,717,000	845,524,000	5,313,000	343,965,000
6	Dollar-Dry Dock Savings Bank, Bronx, New York	4,604,740,000	1,366,000	0	1,099,993,000	73,902,000	222,200,000
9	American Savings Bank, New York	2,945,865,000	0	0	786,704,070	56,844,000	112,597,000
10	Emigrant Savings Bank, New York	2,839,436,727	24,868,162	7,008,188	547,290,410	19,544,991	172,654,000
11	Anchor Savings Bank FSB, Northport	2,813,978,564	18,572,122	0	601,908,508	26,761,894	90,605,358
13	Manhattan Savings Bank, New York	2,436,578,539	21,242,854	1,573,284	543,497,670	2,991,590	151,856,000
15	Rochester Community Savings Bank	2,273,052,000	0	54,717,000	418,498,000	1,331,000	108,140,000
16	Williamsburgh Savings Bank, Brooklyn, New York	2,053,126,258	21,306,676	4,440,853	485,867	0	90,558
17	Greater New York Savings Bank, Brooklyn	1,802,790,081	17,826,056	7,926,641	438,021,998	4,098,150	55,796,863
20	Seamen's Bank for Savings, New York	1,738,123,000	11,204,000	940,000	468,926,000	846,000	107,456,000
22	Lincoln Savings Bank of Brooklyn, New York	1,727,620,467	28,121,247	7,926,180	263,064,936	0	83,939,441
23	East River Savings Bank, New York	1,688,081,801	1,985,065	30,441,155	483,422,864	5,438,654	89,633,758
25	Albany Savings Bank	1,623,987,243	1,890,908	37,519,554	196,795,468	3,671,500	43,784,027
27	Green Point Savings Bank, Brooklyn, New York	1,515,792,730	10,631,110	7,918,465	247,650,855	3,432,292	N.A.
29	Apple Bank For Savings, New York	1,468,675,776	9,638,497	16,602,759	348,155,741	0	47,080,911
32	Long Island Savings Bank FSB, Queens, New York	1,188,726,000	13,008,000	5,775,000	218,248,000	1,353,000	53,909,000
34	Jamaica Savings Bank, Queens, New York	1,116,519,418	11,380,414	7,692,287	102,342,786	3,251,715	42,754,813
36	East New York Savings Bank, Brooklyn, New York	1,112,932,184	0	15,245,190	307,864,921	0	61,321,275
38	Peoples Westchester Savings Bank, Tarrytown	1,092,422,668	25,311,064	7,344,901	223,637,013	2,133,074	53,903,076
40	Independence Savings Bank, Brooklyn, New York	1,013,340,891	8,951,515	21,996,324	243,319,251	2,384,217	57,453,606
41	Onondaga Savings Bank, Syracuse	1,002,606,882	5,396,081	12,997,935	147,865,489	11,355,117	50,769,643
43	Syracuse Savings Bank	964,263,087	11,575,451	1,902,456	142,095,904	1,738,463	41,442,263
44	Ridgewood Savings Bank, Queens, New York	930,599,792	N.A.	N.A.	N.A.	N.A.	N.A.
45	Hamburg Savings Bank, Brooklyn, New York	877,991,516	8,901,052	9,461,511	133,997,257	0	7,821,000
51	Roosevelt Savings Bank, Brooklyn, New York	805,466,000	13,585,000	3,297,000	174,828,000	0	36,489,000
54	Eastern Savings Bank, Scarsdale	712,926,866	N.A.	N.A.	N.A.	N.A.	N.A.
57	Queens County Savings Bank, Queens, New York	705,751,626	7,909,789	1,164,836	124,619,339	197,244	24,727,157
58	Home & City Savings Bank, Albany	693,884,448	631,367	14,077,715	122,087,050	1,423,682	18,972,160
60	Roslyn Savings Bank	688,937,415	8,114,666	483,918	217,237,671	0	40,131,557
62	Monroe Savings Bank FSB, Rochester	652,196,316	9,429,280	5,742,253	99,013,697	88,491	27,082,980
64	Richmond Hill Savings Bank, Queens, New York	644,633,682	11,033,321	175,340	117,027,084	384,434	17,465,810
65	Binghamton Savings Bank	628,150,077	12,639,265	3,177,265	164,538,316	241,438	25,663,827
70	Central Federal Savings, FSB, Long Beach	591,348,182	760,935	10,285,210	168,070,826	0	30,521,470
72	Savings Bank of Utica	568,281,000	4,070,000	3,285,000	66,008,000	0	5,786,000
76	Staten Island Savings Bank, New York	545,594,871	10,744,760	1,652,825	91,133,150	475,954	21,356,144
78	Dime Savings Bank of Williamsburgh, Brooklyn, New York	518,077,286	8,414,477	2,271,154	125,093,992	657,215	13,295,493
84	North Side Savings Bank, Bronx, New York	462,600,000	7,220,000	6,960,000	60,000,000	260,000	15,000,000
86	Home Federal Savings Bank, Queens, New York	453,820,386	0	N.A.	29,232,405	N.A.	N.A.
90	Poughkeepsie Savings Bank FSB	434,933,306	N.A.	N.A.	N.A.	N.A.	N.A.
94	Home Savings Bank, White Plains	415,796,465	6,440,060	0	128,585,339	110,421	22,647,487
97	Riverhead Savings Bank	397,853,935	10,312,611	536,897	92,534,063	0	N.A.
	OHIO						
21	Transohio Savings Bank, FSB, Cleveland	1,728,060,747	0	25,501,000	270,489,000	11,650,000	68,912,000
59	State Savings Bank, Columbus	693,300,000	0	10,750,000	178,600,000	1,700,000	40,000,000
69	First Federal Savings Bank, Cleveland	596,710,934	0	3,610,639	79,944,881	9,726,105	29,609,668
80	Womens Federal Savings Bank, Cleveland	495,129,006	0	6,523,780	83,013,864	196,562	17,130,722
	OREGON						
28	Far West Federal Bank, Portland	1,486,623,377	0	41,444,806	358,990,985	44,673,624	68,809,839
	PENNSYLVANIA						
1	Philadelphia Saving Fund Society	9,201,817,000	72,470,000	72,091,000	1,029,572,000	10,372,000	185,154,000
26	Beneficial Savings Bank, Philadelphia	1,561,626,462	290,627	9,855,389	219,020,798	2,326,727	49,247,993
30	Dollar Savings Bank, Pittsburgh	1,316,211,000	25,744,000	15,842,000	270,778,000	2,167,000	53,745,000
31	Germantown Savings Bank, Bala Cynwyd	1,280,113,562	4,859,844	39,829,161	195,225,771	8,009,470	32,900,339
	PUERTO RICO						
55	First Federal Savings Bank, Santurce	706,080,820	0	14,775,437	148,589,894	68,375,846	0
	RHODE ISLAND						
50	Citizens Savings Bank, Providence	806,131,713	0	0	203,661,969	0	37,815,756
99	Woonsocket Institution for Savings	392,956,479	0	0	96,792,235	0	16,406,523
	VERMONT						
95	Burlington Savings Bank	404,005,963	10,405,631	1,714,492	53,941,372	1,455,991	12,814,728
	WASHINGTON						
14	Washington Mutual Savings Bank, Seattle	2,348,770,000	0	54,532,000	877,868,000	0	90,165,000
24	Pacific First Federal Savings Bank, Tacoma	1,635,090,183	0	36,880,071	358,677,703	0	85,161,468
63	Capital Savings Bank F.A., Olympia	650,382,634	0	13,496,811	198,550,495	2,213,991	8,303,412
91	Lincoln Mutual Savings Bank, Spokane	424,090,726	11,790,002	0	92,425,459	245,942	364,083

Savings Banks . . .

Continued from page 1

American Federal Savings Bank, the nation's fourth largest savings bank with deposits of $3.4 billion on June 30.

(A listing of all 15 banks that converted from S&Ls accompanies this story.)

The charter conversions do not give S&Ls much in the way of new powers or different regulations. However, they give S&Ls something that many have long wanted — the inclusion of the word "bank" in their names.

According to data from the Federal Home Loan Bank Board, 91 savings and loans converted to federal savings banks over the first half of 1983. On March 10, American Banker reported that 20 S&Ls had converted and 30 applications were pending.

Because of the rapid speed at which these conversions are occurring, American Banker cannot be sure that it has identified all of the major conversions that would have an impact on the listing of the top 100 savings banks. At the time of this writing, more than 100 savings and loan associations that ranked among the top 300 S&Ls in the nation at yearend have not reported their midyear data to American Banker for the listing of the top 300 S&Ls, scheduled for publication on Aug. 12. Some of these may have converted to savings banks and could have ranked among the top 100 savings banks.

New Features

In addition to the changes brought about by charter conversions, American Banker has revised its tabular presentation of the top 100 savings banks in deposit order that appears on page 13 and the geographic breakdown of the top 100, appearing on page 14.

• In the listing by deposits, the net worth of each bank is shown as of June 30, and the ratio of net worth to total assets at midyear is also shown. Basically, net worth is retained earnings plus reserves against possible losses. In some cases, net worth also includes noncash assistance from federal regulators.

Net worth requirements vary among regulators, but in general, a 3% ratio of net worth to total assets is considered an adequate cushion against losses. Among the top 100 savings banks, the ratio ranged from a high of 10.63% for 34th-ranked Jamaica Savings Bank, Lynbrook, N.Y., to a low of 0.84% for 70th-ranked Central Federal Savings FSB, Long Beach, N.Y.

• Another new feature in the listing is the charter-type identification of the bank to determine if it is a mutual savings bank or a stock savings bank. If the bank is a mutual, a "1" appears in the charter-type column, and a "2" signifies a stock savings bank. Among the top 100, 94 are mutuals and six are stock savings banks.

The largest stock savings bank is 14th-ranked Washington Mutual Savings Bank, Seattle.

• Also, the listing by deposits now includes an insurer of deposits column: A code of "1" indicates that the bank is FDIC-insured; "2" denotes it is FSLIC-insured; "3" indicates it is state-insured, and "4" that it is noninsured. Among the top 100, 79 banks are FDIC-insured, 18 are FSLIC-insured, and three are state-insured.

• The geographic breakdown of the top 100 savings banks in deposits also shows a selected breakdown of deposits into five categories: demand deposit checking; NOW accounts, excluding money market deposit accounts and Super NOW accounts; the new money market deposit accounts introduced last December; the new Super NOW accounts introduced last January; and the new individual retirement accounts, excluding Keough Plan accounts.

The bank with the highest percentage of MMDA deposits to total deposits is 49th-ranked Wilmington Savings Fund Society FSB, Del., with 44.4% of its total deposits in MMDAs.

The bank with the highest percentage of Super NOWs to total deposits is 100th-ranked Peoples Savings Bank, Portland, Maine, with 3.2%.

And the fifth-ranked Bowery Savings Bank, New York, with 7.3% of its total deposits in the new IRA accounts, had the highest ratio of IRAs to total deposits.

Top Savings Banks

Philadelphia Saving Fund Society retained its position as the nation's top savings bank with $9.2 billion in deposits at midyear, up 8.2% from a year earlier.

Goldome Bank for Savings, Buffalo, N.Y., remained in second place with $7.9 billion in deposits, up 11.3% from a year earlier. The data for Goldome are not consolidated to include its holdings of two savings and loan associations.

In third place is Dime Savings Bank of New York FSB, Brooklyn, with $6 billion in deposits. Metropolitan Savings Bank, Brooklyn, N.Y., remained in fourth place with deposits of $5.7 billion at midyear.

Bowery Savings Bank, New York, remained in fifth place with deposits of $4.7 billion.

Mergers

There were several significant mergers involving the top 100 savings banks over the first half of 1983.

The largest and most significant was the merger of Dry Dock Savings Bank, New York, the 15th largest savings bank withP$1,8 billion in deposits on Dec. 31, 1982, into Dollar Savings Bank, Bronx, N.Y. The merger last February formed Dollar-Dry Dock Savings Bank, ranked sixth at midyear with $4.6 billion in deposits.

This was the first voluntary but financially assisted merger arranged by the FDIC.

On June 30, two Rochester, N.Y., savings banks merged to form the 15th largest savings bank in the nation, the $2.3 billion-deposit Rochester Community Savings Bank. The merger involved Community Savings Bank, which ranked 28th at yearend 1982 with $1.1 billion in deposits, and Rochester Savings Bank, which ranked 38th on Dec. 31, with deposits of $953 million. The banks merged under Community's charter.

In February, 33d-ranked Provident Savings Bank, Jersey City, N.J., acquired the $431 million-deposit Bloomfield Savings Bank, also in New Jersey. Bloomfield Savings ranked 76th among the top 100 savings banks at yearend.

The 43d-ranked Neworld Bank for Savings, Boston, acquired the $259 million-asset Bass River Savings Bank, South Yarmouth, Mass., on Jan. 1.

The 45th-ranked Hamburg Savings Bank, Brooklyn, N.Y., acquired the $211 million-asset College Point Savings Bank, Bayside, N.Y., at the close of business last Feb. 28th.

Finally, Portland Savings Bank, Maine, acquired the $91 million-asset Peoples Savings Bank, Portland, on March 25. Portland Savings then changed its name to Peoples Savings Bank, which ranked 100th at midyear. ■

American Banker

HOME OFFICE
One State Street Plaza, New York, N.Y. 10004
Telephone (212) 943-6700 Wires: News WU Telex 12-5818. WUI 62594 AMERBANKER Advertising: ITT Telex International 421768 ABKR Cable Address: AMERBANKER New York.

EDMUND C. BURKE, Senior Vice President, Advertising Sales Director
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ADVERTISING OFFICES
NEW YORK
One State Street Plaza, New York, N.Y. 10004
212-943-6700
For Classified information
Call Toll Free 800-221-1910

Bert Lanza — Robert Fox
Sarsfield Byrne — Michael Lillis
Mary Marshall — Sheila M. Driscoll, International
Donald Sias — Kathryn Butts, Classified/Legal

Midwest Advertising Office, Mgr., JAMES E. McSURELY, 53 W. Jackson Blvd., Chicago 60604 Tel.: (312) 427-4371-2

SOUTHEAST: Sarsfield Byrne in New York Office
SOUTHWEST: Carole Prianos in Chicago Office

NEW ENGLAND
Donald Sias
in New York Office

Advertising Representatives:
San Francisco: PETER D. SCOTT, SARA BARNES — Scott, Marshall, Sands & McGinley, 433 California St., San Francisco, CA 94104 (415) 421-7950 in Seattle (208) 285-1214
Los Angeles: WILLIAM E. MARSHALL — Scott, Marshall, Sands & McGinley, 3700 Wilshire Blvd., Suite 500, Los Angeles, CA 90010 (213) 382-6346

Overseas Directors:
Europe, United Kingdom: ALFRED K. KOSTIC, Bustelli Str. 6,8 Munich 19, Germany, Tel.: 15 32 39 Telex. 522977.
Asia: YASUSHI MATSUSHITA, C.P.O. 1486 Tokyo 100-91, Japan, Cable Matsushita Inc.—(03) 443-7615
Latin America: PAUL J. BLOOMFIELD, P.O. Box 595 Montevideo, Uruguay, Telephone 506 847 Telex. 6119 ABANKER

For subscription orders and inquiries call:
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To Our Readers

The American Banker would appreciate your comments on the "100 Largest Savings Banks in the World" and "100 Largest Savings Banks in the U.S." statistical tables in today's issue. Please answer the following questions and return the questionnaire to L. Michael Cacace, American Banker, One State Street Plaza, New York, N.Y. 10004.

Title of Table_____ **Date**_____

1a. How useful is this tabulation to you?

____ (A) Very Useful ____ (B) Quite Useful

____ (C) Somewhat Useful ____ (D) Not Useful

1b. Would you explain your response to Question 1a?

_____

_____

2. What do you think is **best** about this tabulation?

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3. What do you **like least** about this tabulation?

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4. How would you **change** this tabulation to make it more useful?

_____

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5. Who else in your company, by title, would find this tabulation useful?

_____

_____

Name_____ **Title**_____

Company_____ **Phone**_____

Address_____

LEGAL ADVERTISING

Bank Call Notice

Charter No. 1461 National Bank Region No. 2
REPORT OF CONDITION
CONSOLIDATING DOMESTIC AND FOREIGN SUBSIDIARIES OF

Citibank, N. A.

of New York in the State of New York, at the close of business on June 30, 1983, published in response to call made by Comptroller of the Currency, under Title 12, United States Code, Section 161.

ASSETS

	Thousands of dollars
Cash and due from depository institutions	$14,603,000
U.S. Treasury securities	1,037,000
Obligations of other U.S. Government agencies and corporations	667,000
Obligations of States and political subdivisions in the United States	643,000
Other bonds, notes, and debentures	1,697,000
Federal Reserve stock and corporate stock	163,000
Trading account securities	3,034,000
Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries	3,873,000
Loans, Total (excluding unearned income) $69,631,000	
Less: Allowance for possible loan losses 552,000	
Loans, Net	69,079,000
Lease financing receivables	1,387,000
Bank premises, furniture and fixtures, and other assets representing bank premises	1,326,000
Real estate owned other than bank premises	173,000
Investments in unconsolidated subsidiaries and associated companies	378,000
Customers' liability to this bank on acceptances outstanding	8,214,000
Other assets	3,343,000
TOTAL ASSETS	$109,617,000

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	$ 6,044,000
Time and savings deposits of individuals, partnerships, and corporations	14,980,000
Deposits of United States Government	17,000
Deposits of States and political subdivisions in the United States	530,000
Deposits of foreign governments and official institutions	1,609,000
Deposits of commercial banks	2,768,000
Certified and officers' checks	408,000
TOTAL DEPOSITS IN DOMESTIC OFFICES	$26,356,000
Total demand deposits $8,097,000	
Total time and savings deposits 18,259,000	
TOTAL DEPOSITS IN FOREIGN OFFICES AND EDGE AND AGREEMENT SUBSIDIARIES	$49,183,000
TOTAL DEPOSITS	$75,539,000
Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries	8,520,000
Interest-bearing demand notes (note balances) issued to the U.S. Treasury	600,000
Other liabilities for borrowed money	6,104,000
Mortgage indebtedness and liability for capitalized leases	8,000
Bank's liability on acceptances executed and outstanding	8,256,000
Other liabilities	4,876,000
TOTAL LIABILITIES	$103,903,000

EQUITY CAPITAL

Common stock (par value)	$ 751,000
a. No. shares authorized 40,000,000	
b. No. shares outstanding 37,534,553	
Surplus	1,070,000
Undivided profits	3,893,000
TOTAL EQUITY CAPITAL	$ 5,714,000
TOTAL LIABILITIES AND EQUITY CAPITAL	$109,617,000

MEMORANDA

Amounts outstanding as of report date:	
Standby letters of credit:	
Standby letters of credit, total	$16,655,000
to U.S. addressees (domicile) $7,962,000	
to non-U.S. addressees (domicile) 8,693,000	
Amount of standby letters of credit conveyed to others through participations	$ 699,000
Time certificates of deposit in denominations of $100,000 or more in domestic offices	$ 3,745,000
Other time deposits in amounts of $100,000 or more in domestic offices	$ 4,791,000
Customers' liability on acceptances outstanding, total	$ 8,214,000
U.S. addressees (domicile) $1,533,000	
Non-U.S. addressees (domicile) 6,681,000	
Average for calendar month ending with report date:	
Cash and due from depository institutions	$13,805,000
Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries	$ 3,216,000
Total loans	$69,519,000
Time certificates of deposit in denominations of $100,000 or more in domestic offices	$ 3,781,000
Total deposits	$73,841,000
Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries	$ 8,031,000
Other liabilities for borrowed money	$ 5,764,000
Total assets	$107,692,000

I, Thomas E. Jones, Senior Vice President of the above-named bank do hereby declare that this Report of Condition is true and correct to the best of my knowledge and belief.

THOMAS E. JONES

We, the undersigned directors, attest the correctness of this Report of Condition. We declare that it has been examined by us, and to the best of our knowledge and belief is true and correct.

WALTER B. WRISTON
THOMAS C. THEOBALD
PAUL H. KOLTERJAHN
} Directors

Warns S&Ls On Pitfalls Of Swapping Mortgages For Securities

By LAURA L. MULCAHY

WASHINGTON — Many institutions that have swapped their mortgages for mortgage securities have done so for the wrong reasons, according to Mary A. Fruscello, a vice president of Barrentine Lott & Associates Inc., a consulting firm based in McLean, Va.

Ms. Fruscello spoke Thursday at a seminar sponsored by Barrentine Lott, which advises clients in the mortgage finance industry.

"The pressure to swap and the huge volume of activity have created an atmosphere where many managers are reluctant to admit that they haven't done any swaps," Ms. Fruscello said. "Unless an institution has identified profitable uses for mortgage securities, not swapping may be a wiser financial decision."

She said some institutions have swapped to increase their liquidity without regard to their big financial pictures, and many have done so "to be like everyone else."

Swaps — exchanging a pool of mortgages for a like amount of mortgage pass-through securities — should be used only as part of an overall financial strategy, Ms. Fruscello said.

Swaps have been around since late 1981, when they were introduced on a broad scale by the Federal Home Loan Mortgage Corp. and the Federal National Mortgage Association. Since then, the program has burgeoned, Freddie Mac's swap volume has reached $60 billion, and Fannie Mae's total commitments have amounted to $22.5 billion.

Swaps are a way of converting mortgages to securities. They allow one asset to be exchanged for another which can be sold, used to collateralize borrowings, or increase liquidity.

The ability to swap has put thrifts into the securities business "without necessarily giving them the expertise" they need, Ms. Fruscello said.

"Converting mortgages to securities is not the same thing as changing a $5 bill into five $1 bills," she said. "Swapping is part of a financial process, it is not a means, in and of itself. It requires planning."

In addition to defining the role mortgage securities will play in an overall strategy, Ms. Fruscello outlined other key points management should be aware of before deciding to swap:

- Specific uses for the securities.
- The volume of securities that could be used effectively.
- A knowledge of the securities business.
- Whether to swap with Fannie Mae or Freddie Mac or both.
- How the securities will be sold and how much price protection will be needed and used.

"If you are not prepared in advance, you simply don't get it done," Ms. Fruscello said. And if "you get cold feet" about a deal, it is harder to renegotiate than in the "gentleman's" world of the thrift industry.

Ms. Fruscello cited certain minimal internal capabilities an institution needs to be in the mortgage securities business. Although mortgage lenders are used to making decisions by committee, every institution must have one person to close securities deals. This individual and the overall investment policy of the institution should be closely monitored.

And, institutions should develop "the shortest possible response time that is consistent with prudent controls" in its securities area, she said.

Finally, management of that area should develop close contacts with people in securities firms, investment houses, commercial banks, and the mortgage and secondary markets as a way to gather and check information, Ms. Fruscello said. ■

World . . .

Continued from page 1

other savings banks in the top 10. Goldome Bank for Savings, Buffalo, N.Y., and Dime Savings Bank of New York FSB entered that group this year.

Cassa di Risparmio delle Provincie Lombarde, Milan, Italy, maintained its position as the largest savings bank in the world. The bank had a 26.4% increase in deposits to $25.2 billion, from 1981's $19.9 billion. This occurred despite a 13.5% decrease in the value of the lire against the dollar.

Nearly $10 billion behind, Caisse Generale d'Epargne et de Retraite, Brussels, Belgium, placed second in the ranking. Caisse Generale's deposits fell 10.2% to $15.5 billion, from $17.3 billion. The Belgian franc dropped 14.2% against the U.S. dollar.

Third-ranked Banque Cantonale de Zurich, Switzerland, also showed a decline in deposits to $10 billion for yearend 1982, down 4.7% from $10.5 billion. The Swiss franc fell 11% against the dollar.

Placing fourth in the rankings was Commonwealth Savings Bank of Australia, Sydney, with total deposits of $9.2 billion, down 2.7% from $9.5 billion. The Australian dollar fell 13% against the U.S. dollar. The top four places in the survey remained unchanged from last year.

Of the 100 savings banks surveyed, 41 posted gains in deposits. Of those, 16 of the 25 U.S. banks are included, 7 of the 10 Italian savings banks, and 9 of the 24 German banks.

The deposits of savings banks in Italy increased 11.4% to $53.4 billion, from $47.9 billion. Antonio Delpozzo, a spokesman in the New York representative office of Cassa di Risparmio di Firenze, Florence, attributed the increase in deposits to the "upward trends" in Italy, citing industrial production and the savings rate.

Dollars' Strength a Factor

Mr. Delpozzo also said that the Italian savings banks are "strictly tied" to the most healthy segment of industry and are concentrated in the various industrial regions of the country. He said the high technology industry is one area that can account for the strength of the Italian savings banks.

Other countries did not fare as well as Italy. Most had declines caused, at least in part, by the continued strength of the dollar.

Germany, with the second highest representation in the survey, 24 savings banks, showed flat deposit growth of only 0.2%, to $57.8 billion from $57.7 billion.

The 10 Swiss banks in the survey posted a 9% decrease, to $29.1 billion from $32 billion. Deposits at the seven Spanish savings banks stood at $18.1 billion, down 6% from $19.2 billion in 1981.

In the past, the survey of the world's savings banks ranked the top 300. However, since the Japanese savings banks, or "sogo banks," were granted commercial banking powers in 1982, their exclusion made a larger listing unfeasible. In an effort to achieve accuracy, only the top 100 were listed.

As stated above, merger activity helped swell the deposits of U.S. savings banks. Goldome had the highest percentage gain with a 103.7% increase to $7.5 billion, from $3.7 billion. Goldome was sixth in the rankings.

The next largest increase was at Hudson City Savings Bank, Jersey City, N.J., with a hefty 43% boost in deposits to $1.7 billion, from $1.2 billion.

Hudson City was followed by Albany Savings Bank, Albany, N.Y., with a 36.6% increase to $1.6 billion; American Savings Bank, New York, with a 35.5% gain to $2.9 billion; and PSFS, with a 31.8% increase. ■

Financial . . .

Continued from page 1

statements charging some of its officers with wrongdoing.

The merger, when completed, would make the surviving institution the largest thrift in the nation, with assets of more than $20 billion. It will combine Financial's subsidiary, State Savings and Loan Association, Stockton, Calif., with First Charter's subsidiary, American Savings and Loan Association, Los Angeles.

Articles have appeared recently in the Wall Street Journal and the New York Times describing lawsuits against Financial Corp. by two former employees. The latest article appeared in the Times on Thursday. Financial's chairman, Charles Knapp, said in a telephone interview, the holding company was so angered that it was filing a suit today against the individuals quoted, and who had earlier filed suits of their own against the firm.

The organization's chief legal counsel, Mark Dodge, later confirmed this would take place. Charges will be filed against two former officers, Stanley Henderson, who had been chief of security for State Savings, and Michael Coffey, who had been a construction loan officer. Both have filed charges of fraud, kickbacks, and misappropriation of company funds by officials of State Savings in Los Angeles.

The holding company and its S&L subsidiary, in turn, will sue the two on charges of intentionally interfering with the company's business, with libel, and with conspiracy.

Reached by telephone Thursday, Financial's Mr. Knapp said he was "displeased" with that morning's New York Times article, which he felt dwelled too much on what he described as "small lawsuits of little consequence."

He described the article and its comments from the two former officers as "discouraging" and an attempt to "impune the integrity" of the thrift company.

He admitted that, in an organization as large as Financial Corp. of America, there were bound to have been errors made along the line, but said the charges made by Mr. Henderson and Mr. Coffey were without foundation. He said it was "beneath my dignity" to discuss the specific allegations in the Times article.

The charges made in the suits by Mssrs. Henderson and Coffey relate primarily to State Savings, and to its president, J. Foster Fluetsch. They charge that State, in 1980 and 1981, accounted for construction loans in a way that substantially inflated Financial's profits, and that Mr. Fluetsch misappropriated company funds for personal entertainment and home improvements. ■

Kentucky BHC Approved

ST. LOUIS — The Federal Reserve Bank of St. Louis has approved the application by Danville Bancorp Inc., Danville, Ky., to become a bank holding company by acquiring Citizens National Bank of Danville. ■

'Sogo' Figures Would Up Totals

NEW YORK — Last year, 24 Japanese savings banks, or "sogo banks," ranked in the top 100 world savings banks, based on yearend 1981 deposits. They are no longer in this listing, having been granted commercial banking powers in 1982.

Without the sogos as part of the index, the world's top savings banks posted a small 2.4% gain in 1982. If they had been included, the total deposits of the 100 largest world savings banks would have stood at $360.9 billion, down 0.6% from last year's top 100 total of $363.2 billion.

The total with the sogos included is 11% higher than that actually recorded last year. Overall, the $325.1 billion in total deposits reported for 1982 is 10.5% lower than the previous year.

Though the sogo banks would have boosted the top 100's cutoff point by almost $300 million, the 23 sogos that would have made the ranking (Kansai Sogo Bank Ltd., Osaka, with $1.63 billion, would have dropped out of the top 100) showed a 7.6% deposit decline, falling to $70.7 billion from $76.6 billion.

—Kenneth J. Hicks

5/15/83
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American Banker

The Only Daily Banking Newspaper

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1 2/84 46*
SAMPLE
STATISTICAL REFERENCE INDEX DD*
JOHN F KENNEDY DD*
4 EAST - WEST HIGHWAY
SITE
BETHESDA MD 2

Nonperforming Loans

In Millions of Dollars and as a Percentage of Net Loans and Lease Financing

	6-30-83	3-31-83	6-30-82
Citicorp	2,300 2.61%	1,900 2.18%	1,300 1.63%
BankAmerica Corp.	2,988 4.03%	2,978 3.98%	1,451 1.97%
Chase Manhattan Corp.	1,800 3.36%	1,900 3.55%	1,100 2.11%
Manufacturers Hanover Corp.	910 2.00%	876 1.93%	677 1.58%
J. P. Morgan & Co., Inc.	676 2.09%	700 2.17%	384 1.31%
Chemical New York Corp.	975 3.19%	796 2.64%	648 2.20%
Continental Illinois Corp.	2,080 6.74%	2,010 6.18%	1,300 3.79%
First Interstate Bancorp.	1,084 4.71%	1,148 4.94%	802 3.52%
Bankers Trust New York Corp.	463 2.27%	476 2.37%	434 2.29%
Security Pacific Corp.	788 2.96%	855 3.27%	497 2.11%
Total	**14,064**	**13,639**	**8,593**
Average	**3.40%**	**3.32%**	**2.25%**

Problem Loan Growth Leveling Off

Bankers Say Nonperformers Seem at Peak for Economic Cycle

By KAREN SLATER

NEW YORK — Problem loans now appear to be at or very near their peak for the current economic cycle.

The rate of increase in nonperforming loans slowed significantly in the second quarter, as earnings reports from the largest bank holding companies show. And bankers and analysts believe the beginning of the decline is just around the corner, as the U.S. economy continues its climb back from recession.

"If we haven't already, we should be starting the downward slide (in problem loans)," said Ronald I. Mandle, bank stock analyst at Paine Webber Mitchell Hutchins Inc.

Some types of loans, in particular those related to real estate, have already shown a sharp improvement in quality. On the negative side, though, problem loans to developing countries and to the energy industry are expected to persist for some time.

There is additional uncertainty

➳ Loan Quality: Page 47

Home Savings of America Is Leading Thrift in Top 100

By L. MICHAEL CACACE

NEW YORK — Home Savings of America FS&LA, Los Angeles, is the largest thrift institution in the nation, with deposits of $13.8 billion on June 30.

The California thrift heads a new listing of the top 100 thrift institutions, published today by the American Banker. Thirty savings banks and 70 savings and loan associations make up the combined list.

The new listing was devised to reflect the dramatic changes that have occurred in the thrift industry since enactment of the Depository Institutions Act of 1982, which permitted changes in charter from a savings and loan association to a federal savings bank.

For example, according to data from the Federal Home Loan Bank Board, 91 S&Ls have converted to federal savings banks over the first half of 1983.

Passage of the '82 act and other recent regulatory changes have resulted in the elimination of most of the differences between savings banks and savings and loans. For that reason, the American Banker believes that a consolidated thrift listing more accurately reflects the industry today.

In addition to the new listing of thrifts, the American Banker also ranks the top 300 S&Ls by their midyear deposits along with a geographical

➳ Top 100 Thrifts: Page 39

Florida Unit Of US Trust Gets Bank Charter

By ANDREW ALBERT

WASHINGTON — Federal regulators Thursday added another nonbanking organization to the list of those given permission to offer banking services.

The Comptroller of the Currency approved an application by U.S. Trust Co. of Florida to convert to a national bank. The firm was originally listed as a state-chartered trust company offering only trust services.

Under its new national bank charter, the Florida trust company plans to accept demand deposits but not make commercial loans, according to the Comptroller's office.

➳ US Trust: Page 39

Market Accounts Catch On at S&Ls

The new money market deposit accounts, or MMDAs, introduced last December, accounted for 19.3% of the total deposits of the top 300 S&Ls, as of June 30, a selected breakdown of deposit accounts shows.

The new individual retirement accounts, or IRAs, excluding Keogh Plan accounts, were 3.2% of total deposits. NOW and demand deposit checking accounts represented 2.5% of total deposits.

The new Super Now accounts, introduced last January, accounted for only 1.3% of the total deposits

➳ Market Account: Page 47

INSIDE

Savings and Loan Midyear Review

The financial services franchising concept is catching on in the thrift industry, and its development and possible attendant regulatory problems are discussed by Kenneth F. Hall and Philip F. Zeidman in today's feature section. Also Laura L. Mulcahy tells of the real estate activities of an Arizona savings and loan and its British parent. See page.....9

American Banker ranks the top 100 thrifts in the U.S.....30
Top 300 S&Ls in the U.S.....31
Geographic breakdown of the top 100 U.S. savings and loans.....34

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American Banker ranks the Top 100 U.S. Thrift Institutions

AT A GLANCE

Who's Tops?

Rank 6/30/83		Deposits $
1	Home Savings of America, FS&LA, Los Angeles	13,763,689,000
2	Great Western Savings, FS&LA, Beverly Hills	12,264,475,000
3	California Fed. Savings & Loan Assn., Los Angeles	9,744,279,579
4	Philadelphia Saving Fund Society	9,201,817,000
5	State Savings & Loan Assn., Stockton, Calif.	8,451,509,165
6	Goldome Bank for Savings, Buffalo, N.Y.	7,853,640,000
7	Glendale Federal Savings & Loan Assn., Calif.	7,196,855,000
8	American Savings, FS&LA, Beverly Hills	6,882,215,000
9	Dime Savings Bank of New York FSB, Brooklyn	6,028,320,000
10	Metropolitan Savings Bank, Brooklyn, New York	

Top 100 Thrift Institutions in United States

In Order of Deposits June 30, 1983, Compared with June 30, 1982 and Dec. 31, 1982

Compiled by American Banker Copyright 1983

Rank 6/30/83		Total Deposits June 30, 1983 $	Total Deposits June 30, 1982 $	Deposit Gain/Loss %	Deposits 12/31/82	Deposit Gain/Loss %	Net Worth 6/30/83	Net Worth to Assets %	Charter Type(e)	Ins. Type(f)
1	Home Savings of America, FS&LA, Los Angeles	13,763,689,000	10,980,729,361	25.34	11,828,936,000	16.36	619,216,000	3.55	4	2
2	Great Western Savings, FS&LA, Beverly Hills	12,264,475,000	7,714,811,000	58.97	8,745,669,000	40.23	827,124,000	4.82	4	2
3	California Fed. Savings & Loan Assn., Los Angeles	9,744,279,579	6,078,471,670	60.31	7,573,054,020	28.67	731,611,000	5.76	4	2
4	Philadelphia Saving Fund Society	9,201,817,000	8,477,340,000	8.55	8,618,981,000	6.76	453,470,000	4.24	1	1
5	State Savings & Loan Assn., Stockton, Calif.	8,451,509,165	4,100,040,000	106.13	4,904,237,000	72.33	188,496,208	1.78	4	2
6	Goldome Bank for Savings, Buffalo, N.Y.	7,853,640,000	7,109,161,000	10.47	7,548,444,000	4.04	349,589,000	3.83	1	1
7	Glendale Federal Savings & Loan Assn., Calif.	7,196,855,000	5,951,759,004	20.92	6,775,271,908	6.22	304,671,000	3.47	3	2
8	American Savings, FS&LA, Beverly Hills	6,882,215,000	6,345,448,868	8.46	6,241,282,514	10.27	633,282,000	6.56	4	2
9	Dime Savings Bank of New York FSB, Brooklyn	6,028,320,000	5,551,000,000	8.60	5,545,024,000	8.72	174,252,000	2.70	1	1
10	Metropolitan Savings Bank, Brooklyn, New York	5,707,524,000	5,118,649,524	11.50	5,300,889,000	7.67	274,202,000	4.47	1	1
11	World Savings, FS&LA, Oakland, Calif.	5,568,276,537	3,822,651,749	45.67	4,843,681,730	14.96	227,613,769	2.96	4	2
12	First Nationwide Savings, FS&LA, San Francisco	5,200,000,000	4,563,256,612	13.95	4,480,547,578	16.06	235,000,000	3.01	4	2
13	Talman Home Federal Savings & Loan Assn., Chicago	5,108,984,907	4,859,836,180	5.13	5,065,075,102	0.87	148,427,996	2.32	3	2
14	Home Fed. Savings & Loan Assn. of San Diego, Calif.	4,743,654,702	4,031,410,573	17.67	4,528,194,000	4.76	536,490,141	8.88	4	2
15	Bowery Savings Bank, New York	4,725,520,000	4,631,731,000	2.02	4,551,362,000	3.83	91,699,000	1.76	1	1
16	Dollar-Dry Dock Savings Bank, Bronx, New York	4,604,740,000	2,459,169,044	87.25	2,475,960,033	85.98	149,329,000	3.00	1	1
17	City Federal Savings & Loan Assn., Elizabeth, N.J.	4,572,022,000	2,957,162,000	54.61	3,385,792,000	35.04	230,796,000	3.96	4	2
18	First Federal of Michigan, Detroit	4,005,614,353	3,204,722,632	24.99	3,281,083,653	22.08	121,413,941	1.74	3	2
19	Coast Federal Savings of America, FS&LA, Los Angeles	3,836,410,374	.....	....	3,460,897,406	10.85	162,561,000	3.57	3	2
20	Empire of America FSA, Buffalo, N.Y.	3,826,413,000	.....	....	3,211,273,224	19.16	N.A.	N.A.	3	2
21	Imperial Savings, FS&LA, San Francisco	3,476,860,399	3,190,818,704	8.96	3,402,972,154	2.17	167,864,018	3.53	4	2
22	Carteret Savings & Loan Assn., FA, Newark, N.J.	3,459,787,000	1,697,674,076	103.80	2,932,181,094	17.99	58,293,000	1.45	3	2
23	Great American Federal Savings Bank, San Diego, Calif.	3,371,971,905	2,845,072,338	18.52	3,198,394,021	5.43	163,636,000	3.79	1	2
24	Standard Federal Savings & Loan Assn., Troy, Mich.	3,342,154,506	3,171,472,298	5.38	3,284,918,206	1.74	123,616,266	3.15	3	2
25	Allstate Savings & Loan Assn., Los Angeles	3,259,042,262	2,310,348,256	41.06	2,516,217,973	29.52	184,553,576	4.06	4	2
26	Gibraltar Savings, FS&LA, Beverly Hills	3,258,182,232	2,538,624,629	28.34	2,937,027,738	10.93	141,522,766	2.69	4	2
27	First Federal Savings & Loan Assn., Chicago	3,230,302,684	3,233,463,759	- 0.10	3,308,844,614	- 2.37	44,319,480	1.12	3	2
28	AmeriFirst Federal Savings & Loan Assn., Miami	3,090,556,053	2,909,452,340	6.22	2,756,057,467	12.14	176,180,525	4.16	3	2
29	Howard Savings Bank, Newark, N.J.	2,996,141,000	2,879,114,000	4.06	2,944,759,000	1.74	131,616,000	3.80	1	1
30	American Savings Bank, New York	2,945,865,000	2,150,930,816	36.96	2,875,883,128	2.43	142,837,092	4.38	1	1
31	Emigrant Savings Bank, New York	2,839,436,727	2,819,656,280	0.70	2,766,593,000	2.63	50,283,877	1.68	1	1
32	Community Federal Savings & Loan Assn., St. Louis, Mo.	2,835,412,903	2,033,140,902	39.46	2,115,841,878	34.01	102,151,682	2.98	3	2
33	Gibraltar Savings Assn., Houston	2,832,820,886	2,606,382,575	8.69	2,704,915,745	4.73	232,428,075	6.00	4	2
34	Anchor Savings Bank FSB, Northport, N.Y.	2,813,978,564	1,975,109,340	42.47	2,418,535,780	16.35	131,112,905	3.84	1	2
35	Northeast Savings, FA, Hartford, Conn.	2,783,148,879	1,614,823,424	72.35	2,535,343,775	9.77	160,834,606	5.12	3	2
36	First Federal Savings & Loan Assn., Rochester, N.Y.	2,693,893,777	2,238,876,000	20.32	2,691,710,406	0.08	39,466,010	0.98	3	2
37	Twin City Federal Savings & Loan Assn., Minneapolis	2,665,641,000	2,163,680,984	23.20	2,344,671,000	13.69	121,091,000	3.46	3	2
38	People's Savings Bank-Bridgeport, Conn.	2,604,567,069	2,065,637,053	26.09	2,159,966,964	20.58	217,018,380	7.37	1	1
39	United Savings Assn., Houston	2,569,013,000	1,371,170,571	87.36	1,380,968,625	86.03	N.A.	N.A.	4	2
40	United Savings & Loan Assn., Culver City, Calif.	2,511,904,000	2,109,072,000	19.10	2,228,495,000	12.72	N.A.	N.A.	4	2
41	Florida Federal Savings & Loan Assn., St. Petersburg	2,458,006,965	2,404,203,466	2.24	2,441,871,773	0.66	273,141,785	7.63	4	2
42	Manhattan Savings Bank, New York	2,436,578,539	2,138,509,143	13.94	2,202,905,145	10.61	173,405,858	6.52	1	1
43	Washington Mutual Savings Bank, Seattle	2,348,770,000	1,846,901,000	27.17	2,060,323,000	14.00	185,326,000	6.27	2	1
44	Farm & Home Savings Assn., Nevada, Mo.	2,322,191,470	1,879,880,454	23.53	1,954,105,859	18.84	76,655,440	2.89	3	2
45	American Savings & Loan Assn. of Florida, Miami	2,298,551,908	2,017,974,336	13.90	2,213,411,206	3.85	132,182,121	4.53	4	2
46	Rochester Community Savings Bank, N.Y.	2,273,852,000	1,117,011,899	103.57	1,143,448,000	98.86	57,974,000	2.28	1	1
47	Citicorp Savings, FS&LA, San Francisco	2,248,291,000	1,122,560,000	100.28	1,926,074,325	16.73	N.A.	N.A.	4	2
48	Coral Gables Federal Savings & Loan Assn., Fla.	2,119,115,437	1,332,840,579	58.99	2,001,049,292	5.90	80,916,832	3.23	3	2
49	Benjamin Franklin Federal S & L Assn., Portland, Ore.	2,107,104,195	915,127,268	130.25	1,949,480,488	8.09	119,229,382	3.53	3	2
50	University Savings Assn., Houston	2,056,908,743	1,730,963,580	18.83	2,007,145,004	2.48	110,150,167	4.26	4	2
51	Williamsburgh Savings Bank, Brooklyn, New York	2,053,126,258	2,085,612,414	- 1.56	2,020,967,317	1.59	41,844,815	1.93	1	1
52	Western Savings & Loan Assn., Phoenix, Ariz.	2,037,741,771	1,731,912,671	17.66	1,900,265,000	7.23	78,261,673	2.79	4	2
53	Georgia Federal Savings & Loan Assn., Atlanta	1,985,498,388	1,880,284,661	5.60	1,878,196,266	5.71	91,683,559	4.16	3	2
54	Dade Savings & Loan Assn., Miami	1,949,520,000	1,579,030,471	23.46	1,738,788,975	12.12	360,000	0.02	3	2
55	Suffolk County Federal S & L Assn., Centereach, N.Y.	1,944,629,125	1,941,697,968	0.15	1,915,425,366	1.52	14,047,491	0.53	3	2
56	Atlantic Financial Federal, Philadelphia	1,913,474,000	797,142,000	140.04	1,799,278,822	6.35	83,053,000	3.83	3	2
57	First Federal Savings & Loan Assn., Phoenix, Ariz.	1,910,468,000	1,448,994,326	31.85	1,743,498,687	9.58	67,895,000	2.70	3	2
58	First Texas Savings Assn., Dallas	1,854,406,138	1,633,094,811	13.55	1,783,845,138	3.96	87,963,318	3.35	4	2
59	Greater New York Savings Bank, Brooklyn	1,802,790,081	1,664,979,061	8.28	1,672,280,716	7.80	42,482,897	2.30	1	1
60	Society for Savings, Hartford, Conn.	1,770,776,000	1,568,110,000	12.92	1,782,845,000	- 0.68	77,335,000	3.68	1	1
61	Suburban Savings & Loan Assn., Wayne, N.J.	1,743,037,000	1,539,351,744	13.23	1,654,401,237	5.36	N.A.	N.A.	3	2
62	Hudson City Savings Bank, Jersey City, N.J.	1,738,970,963	1,709,272,086	1.74	1,706,240,543	1.92	124,490,075	6.53	1	1
63	Seamen's Bank for Savings, New York	1,738,123,000	1,598,459,167	8.74	1,520,468,705	14.31	42,884,000	2.26	1	1
64	Transohio Savings Bank, FSB, Cleveland	1,728,060,747	1,671,720,046	3.37	1,623,354,000	6.45	73,283,458	3.41	2	2
65	Lincoln Savings Bank of Brooklyn, New York	1,727,620,467	1,702,767,000	1.46	1,666,231,000	3.68	29,359,137	1.39	1	1
66	East River Savings Bank, New York	1,688,081,801	1,587,481,084	6.34	1,636,108,009	3.18	45,493,371	2.55	1	1
67	Fulton Federal Savings & Loan Assn., Atlanta	1,658,791,524	1,058,644,125	56.69	1,532,747,296	8.22	44,917,493	2.46	3	2
68	American Savings & Loan Assn., Salt Lake City, Utah	1,651,782,000	1,483,297,393	11.36	1,646,829,903	0.30	N.A.	N.A.	4	2
69	St. Paul Federal Savings & Loan Assn., Chicago	1,649,249,371	1,418,073,698	16.30	1,426,178,473	15.64	31,111,441	1.46	3	2
70	Empire of America FSA, De Land, Fla.	1,641,227,000	465,084,531	252.89	1,186,159,000	38.36	N.A.	N.A.	3	2
71	Pacific First Federal Savings Bank, Tacoma, Wash.	1,635,090,183	1,536,440,927	6.42	1,526,576,675	7.11	102,670,847	4.45	2	2
72	Valley Federal S & L Assn., Van Nuys, Calif.	1,625,927,000	1,088,305,000	49.40	1,321,063,000	23.08	90,593,000	4.52	4	2
73	Albany Savings Bank, N.Y.	1,623,987,243	1,656,879,092	- 1.99	1,613,449,174	0.65	68,061,328	3.91	1	2
74	Central Savings & Loan Assn., San Diego, Calif.	1,621,642,000	1,368,381,000	18.51	1,610,292,000	0.70	32,340,000	1.58	3	2
75	Capitol Federal Savings & Loan Assn., Topeka, Kan.	1,604,528,082	1,258,190,652	27.53	1,347,955,851	19.03	136,078,650	7.22	3	2
76	Santa Barbara Savings & Loan Assn., Calif.	1,600,495,000	1,566,454,000	2.17	1,399,592,401	14.35	34,842,000	1.67	4	2
77	Perpetual American Fed. S & L Assn., McLean, Va.	1,570,018,254	1,360,581,731	15.39	1,465,503,000	7.13	105,213,717	4.92	3	2
78	Broadview Savings & Loan Co., Cleveland	1,565,353,582	1,516,106,636	3.25	1,558,559,991	0.44	31,698,895	1.64	4	2
79	Beneficial Savings Bank, Philadelphia	1,561,626,462	1,589,751,644	- 1.77	1,553,719,884	0.51	42,951,786	2.61	1	1
80	Western Federal Savings & Loan Assn., Denver	1,544,818,861	1,107,443,012	39.49	1,397,661,823	10.53	118,029,085	6.36	3	2
81	Bell Federal Savings & Loan Assn., Chicago	1,529,061,495	1,467,675,303	4.18	1,448,868,982	5.53	79,986,817	4.85	3	2
82	Green Point Savings Bank, Brooklyn, New York	1,515,792,730	1,268,636,600	19.48	1,347,882,191	12.46	110,837,651	6.68	1	1
83	Pioneer Federal Savings & Loan Assn., Clearwater, Fla.	1,487,078,824	1,338,707,726	11.08	1,345,965,566	10.48	43,157,587	2.64	3	2
84	Far West Federal Bank, Portland, Ore.	1,486,623,377	1,076,969,959	38.04	1,273,852,351	16.70	59,954,963	2.98	1	2
85	Astoria Federal Savings & Loan Assn., Queens, New York	1,484,166,369	1,272,355,406	16.65	1,343,029,526	10.51	109,099,091	5.85	3	2
86	New Biscayne Federal Savings & Loan Assn., Miami	1,470,601,000	1,541,000,000	- 4.57	1,727,115,000	- 14.85	N.A.	N.A.	4	2
87	Apple Bank For Savings, New York	1,468,675,776	1,420,006,000	3.43	1,399,990,532	4.91	88,193,960	5.60	1	1
88	Fidelity Federal S & L Assn., Glendale, Calif.	1,425,964,199	1,123,358,593	26.94	1,309,299,979	8.91	78,219,895	4.20	4	2
89	Downey Savings & Loan Assn., Costa Mesa, Calif.	1,417,196,000	1,032,856,126	37.21	1,112,220,290	27.42	33,592,000	1.89	4	2
90	Dallas Federal Savings & Loan Assn.	1,414,298,443	1,266,573,428	11.66	1,332,712,250	6.12	48,594,963	2.99	3	2
91	Guarantee Savings, FS&LA, Fresno, Calif.	1,383,750,924	1,120,318,773	23.51	1,177,434,446	17.52	62,273,517	2.87	4	2
92	Great Lakes Federal S & L Assn., Ann Arbor, Mich.	1,370,536,987	768,476,549	78.34	1,268,872,478	8.01	44,091,276	2.55	3	2
93	Decatur Federal Savings & Loan Assn., Ga.	1,369,004,785	1,219,808,783	12.23	1,238,696,545	10.52	48,084,787	3.30	3	2
94	Midwest Federal Savings & Loan Assn., Minneapolis	1,361,157,221	1,231,234,000	10.55	1,366,115,893	- 0.36	43,475,839	2.39	4	2
95	Atlantic Federal S & L Assn., Fort Lauderdale, Fla.	1,335,192,412	1,168,602,224	14.26	1,333,557,722	0.12	36,635,089	2.39	3	2
96	Freedom Savings & Loan Assn., Tampa, Fla.	1,326,692,304	1,059,424,323	25.23	932,797,248	42.23	62,491,056	3.55	4	2
97	Ohio Savings Assn., Cleveland	1,319,470,414	1,194,758,886	10.44	1,271,991,149	3.73	58,582,907	3.55	4	2
98	Dollar Savings Bank, Pittsburgh	1,316,211,000	1,227,945,000	7.19	1,268,009,458	3.80	89,328,000	5.68	1	1
99	Security Savings & Loan Assn., Milwaukee, Wis.	1,303,735,941	1,258,408,046	3.60	1,269,319,099	2.71	101,182,681	6.93	3	2
100	Commercial Federal Savings & Loan Assn., Omaha, Neb.	1,294,158,000	1,237,709,341	4.56	1,219,083,442	6.16	N.A.	N.A.	3	2

(b)—Based on revised data. Rank that S&L would have had if revised data had been available. (c)—Revised data. (d)—Revised. (e)—Charter Types: 1-Mutual Savings Bank; 2-Stock Savings Bank; 3-Mutual Savings & Loan Assn.; 4-Stock Savings & Loan Assn. (f)—Insurance Types: 1-FDIC-Insured; 2-FSLIC-Insured; 3-State-Insured; 4-Noninsured. N.A.—Not Available.

Top 300 Savings & Loan Associations in United States

In Order of Deposits June 30, 1983, Compared with June 30, 1982 and Dec. 31, 1982

Compiled by the American Banker Copyright 1983

Rank 6/30/83		Total Deposits June 30, 1983 $	Total Deposits June 30, 1982 $	Rank June 30, 1982	Gain in Rank	Deposits 12/31/82	Rank Dec. 31, 1982	Gain in Rank	Net Worth 6/30/83	Net Worth to Assets %	Charter Type(e)	Ins. Type(f)
1	Home Savings of America, FS&LA, Los Angeles	13,763,689,000	10,980,729,361	1		11,828,936,000	1		619,216,000	3.55	4	2
2	Great Western Savings, FS&LA, Beverly Hills	12,264,475,000	7,714,811,000			8,745,669,000	2		827,124,000	4.82	4	2
3	California Fed. Savings & Loan Assn., Los Angeles	9,744,279,579	6,078,471,670	4	+ 1	7,573,054,020	3		731,611,000	5.76	4	2
4	State Savings & Loan Assn., Stockton, Calif.	8,451,509,165	4,100,040,000	8	+ 4	4,904,237,000	7	+ 3	188,496,208	1.78	4	2
5	Glendale Federal Savings & Loan Assn., Calif.	7,196,855,000	5,951,759,004	5		6,775,271,908	4		304,671,000	3.47	3	2
6	American Savings, FS&LA, Beverly Hills	6,882,215,000	6,345,448,868	3		6,241,282,514	5		633,282,000	6.56	4	2
7	World Savings, FS&LA, Oakland, Calif.	5,568,276,537	3,822,651,749	10	+ 3	4,843,681,730	8	+ 1	227,613,769	2.96	4	2
8	First Nationwide Savings, FS&LA, San Francisco	5,200,000,000	4,563,256,612	7		4,480,547,578	10	+ 2	235,000,000	3.01	4	2
9	Talman Home Federal Savings & Loan Assn., Chicago	5,108,984,907	4,859,836,180	6		5,065,075,102	6		148,427,996	2.32	3	2
10	Home Fed. Savings & Loan Assn. of San Diego, Calif.	4,743,654,702	4,031,410,573	9		4,528,194,000	9		536,490,141	8.88	4	2
11	City Federal Savings & Loan Assn., Elizabeth, N.J.	4,572,022,000	2,957,162,000	14	+ 3	3,385,792,000	13	+ 2	230,796,000	3.96	4	2
12	First Federal of Michigan, Detroit	4,005,614,353	3,204,722,632	11		3,281,083,653	16	+ 4	121,413,941	1.74	3	2
13	Coast Federal Savings of America, FS&LA, Los Angeles	3,836,410,374	.....	...		3,460,897,406	11		162,561,000	3.57	3	2
14	Empire of America FSA, Buffalo, N.Y.	3,826,413,000	.....	...		3,211,273,224	17	+ 3	N.A.	N.A.	3	2
15	Imperial Savings, FS&LA, San Francisco	3,476,860,399	3,190,818,704	12		3,402,972,154	12		167,864,018	3.53	4	2
16	Carteret Savings & Loan Assn., FA, Newark, N.J.	3,459,787,000	1,697,674,076	33	+ 17	2,932,181,094	20	+ 4	58,293,000	1.45	3	2
17	Standard Federal Savings & Loan Assn., Troy, Mich.	3,342,154,506	3,171,472,298	13		3,284,918,206	15		123,616,266	3.15	3	2
18	Allstate Savings & Loan Assn., Los Angeles	3,259,042,262	2,310,348,256	21	+ 3	2,516,217,973	25	+ 7	184,553,576	4.06	4	2
19	Gibraltar Savings, FS&LA, Beverly Hills	3,258,182,232	2,538,624,629	18		2,937,027,738	19		141,522,766	2.69	4	2
20	First Federal Savings & Loan Assn., Chicago	3,230,302,684	3,233,463,759	10		3,308,844,614	14		44,319,480	1.12	3	2
21	AmeriFirst Federal Savings & Loan Assn., Miami	3,090,556,053	2,909,452,340	15		2,756,057,467	21		176,180,525	4.16	3	2
22	Community Federal Savings & Loan Assn., St. Louis, Mo.	2,835,412,903	2,033,140,902	26	+ 4	2,115,841,878	30	+ 8	102,151,682	2.98	3	2
23	Gibraltar Savings Assn., Houston	2,832,820,886	2,606,382,575	17		2,704,915,745	22		232,428,075	6.00	4	2
24	Northeast Savings, FA, Hartford, Conn.	2,783,148,879	1,614,823,424	36	+ 12	2,535,343,775	24		160,834,606	5.12	3	2
25	First Federal Savings & Loan Assn., Rochester, N.Y.	2,693,893,777	2,238,876,000	23		2,691,710,406	23		39,466,010	0.98	3	2
26	Twin City Federal Savings & Loan Assn., Minneapolis	2,665,641,000	2,163,680,984	24		2,344,671,000	27	+ 1	121,091,000	3.46	3	2
27	United Savings Assn., Houston	2,569,013,000	1,371,170,571	47	+20	1,380,968,625	56	+ 29	N.A.	N.A.	4	2
28	United Savings & Loan Assn., Culver City, Calif.	2,511,904,000	2,109,072,000	25		2,228,495,000	28		N.A.	N.A.	4	2
29	Florida Federal Savings & Loan Assn., St. Petersburg	2,458,006,965	2,404,203,466	20		2,441,871,773	26		273,141,785	7.63	4	2
30	Farm & Home Savings Assn., Nevada, Mo.	2,322,191,470	1,879,880,454	30		1,954,105,859	33	+ 3	76,655,440	2.89	3	2
31	American Savings & Loan Assn. of Florida, Miami	2,298,551,908	2,017,974,336	27		2,213,411,206	29		132,182,121	4.53	4	2
32	Citicorp Savings, FS&LA, San Francisco	2,248,291,000	1,122,560,000	67	+ 35	1,926,074,325	35	+ 3	N.A.	N.A.	4	2
33	Coral Gables Federal Savings & Loan Assn., Fla.	2,119,115,437	1,332,840,579	52	+ 19	2,001,049,292	32		80,916,832	3.23	3	2
34	Benjamin Franklin Federal S & L Assn., Portland, Ore.	2,107,104,195	915,127,268	95	+ 61	1,949,480,488	34		119,229,382	3.53	3	2
35	University Savings Assn., Houston	2,056,908,743	1,730,963,580	32		2,007,145,004	31		110,150,167	4.26	4	2
36	Western Savings & Loan Assn., Phoenix, Ariz.	2,037,741,771	1,731,912,671	31		1,900,265,000	37	+ 1	78,261,673	2.79	4	2
37	Georgia Federal Savings & Loan Assn., Atlanta	1,985,498,388	1,880,284,661	29		1,878,196,266	38	+ 1	91,683,559	4.16	3	2
38	Dade Savings & Loan Assn., Miami	1,949,520,000	1,579,030,471	37		1,738,788,975	42	+ 4	360,000	0.02	3	2
39	Suffolk County Federal S & L Assn., Centereach, N.Y.	1,944,629,125	1,941,697,968	28		1,915,425,366	36		14,047,491	0.53	3	2
40	Atlantic Financial Federal, Philadelphia	1,913,474,000	797,142,000	108	+ 68	1,799,278,822	39		83,053,000	3.83	3	2
41	First Federal Savings & Loan Assn., Phoenix, Ariz.	1,910,468,000	1,448,994,326	45	+ 4	1,743,498,687	41		67,895,000	2.70	3	2
42	First Texas Savings Assn., Dallas	1,854,406,138	1,633,094,811	35		1,783,845,138	40		87,963,318	3.35	4	2
43	Suburban Savings & Loan Assn., Wayne, N.J.	1,743,037,000	1,539,351,744	40		1,654,401,237	44	+ 1	N.A.	N.A.	3	2
44	Fulton Federal Savings & Loan Assn., Atlanta	1,658,791,524	1,058,644,125	77	+ 33	1,532,747,296	49	+ 5	44,917,493	2.46	3	2
45	American Savings & Loan Assn., Salt Lake City, Utah	1,651,782,000	1,483,297,393	43		1,646,829,903	45		N.A.	N.A.	4	2
46	St. Paul Federal Savings & Loan Assn., Chicago	1,649,249,371	1,418,073,698	46		1,426,178,473	53	+ 7	31,111,441	1.46	3	2
47	Empire of America FSA, De Land, Fla.	1,641,227,000	465,084,531	212	+165	1,186,159,000	71	+ 24	N.A.	N.A.	3	2
48	Valley Federal S & L Assn., Van Nuys, Calif.	1,625,927,000	1,088,305,000	72	+ 24	1,321,063,000	63	+ 15	90,593,000	4.52	4	2
49	Central Savings & Loan Assn., San Diego, Calif.	1,621,642,000	1,368,381,000	48		1,610,292,000	47		32,340,000	1.58	3	2
50	Capitol Federal Savings & Loan Assn., Topeka, Kan.	1,604,528,082	1,258,190,652	57	+ 7	1,347,955,851	58	+ 8	136,078,650	7.22	3	2
51	Santa Barbara Savings & Loan Assn., Calif.	1,600,495,000	1,566,454,000	38		1,399,592,401	54	+ 3	34,842,000	1.67	4	2
52	Perpetual American Fed. S & L Assn., McLean, Va.	1,570,018,254	1,360,581,731	49		1,465,503,000	51		105,213,717	4.92	3	2
53	Broadview Savings & Loan Co., Cleveland	1,565,353,582	1,516,106,636	42		1,558,559,991	48		31,698,898	1.64	4	2
54	Western Federal Savings & Loan Assn., Denver	1,544,818,861	1,107,443,012	71	+ 17	1,397,661,823	55	+ 1	118,029,085	6.36	3	2
55	Bell Federal Savings & Loan Assn., Chicago	1,529,061,495	1,467,675,303	44		1,448,868,982	52		79,986,817	4.85	3	2
56	Pioneer Federal Savings & Loan Assn., Clearwater, Fla.	1,487,078,824	1,338,707,726	51		1,345,965,566	59	+ 3	43,157,587	2.64	3	2
57	Astoria Federal Savings & Loan Assn., Queens, New York	1,484,166,369	1,272,355,406	54		1,343,029,526	60	+ 3	109,099,091	5.85	3	2
58	New Biscayne Federal Savings & Loan Assn., Miami	1,470,601,000	1,541,000,000	39		1,727,115,000	43		N.A.	N.A.	4	2
59	Fidelity Federal S & L Assn., Glendale, Calif.	1,425,964,199	1,123,358,593	66	+ 7	1,309,299,979	64	+ 5	78,219,895	4.20	4	2
60	Downey Savings & Loan Assn., Costa Mesa, Calif.	1,417,196,000	1,032,856,126	82	+ 22	1,112,220,290	83	+ 23	33,592,000	1.89	4	2
61	Dallas Federal Savings & Loan Assn.	1,414,298,443	1,266,573,428	55		1,332,712,250	62	+ 1	48,594,963	2.99	3	2
62	Guarantee Savings, FS&LA, Fresno, Calif.	1,383,750,924	1,120,318,773	69	+ 7	1,177,434,446	72	+ 10	62,273,517	2.87	4	2
63	Great Lakes Federal S & L Assn., Ann Arbor, Mich.	1,370,536,987	768,476,549	111	+ 48	1,268,872,478	68	+ 5	44,091,276	2.55	3	2
64	Decatur Federal Savings & Loan Assn., Ga.	1,369,004,785	1,219,808,783	60		1,238,696,545	69	+ 5	48,084,787	3.30	3	2
65	Midwest Federal Savings & Loan Assn., Minneapolis	1,361,157,221	1,231,234,000	59		1,366,115,893	57		43,475,839	2.39	4	2
66	Atlantic Federal S & L Assn., Fort Lauderdale, Fla.	1,335,192,412	1,168,602,224	63		1,333,557,722	61		36,635,089	2.39	3	2
67	Freedom Savings & Loan Assn., Tampa, Fla.	1,326,692,304	1,059,424,323	76	+ 9	932,797,248	105	+ 38	62,491,056	3.55	4	2
68	Ohio Savings Assn., Cleveland	1,319,470,414	1,194,758,886	62		1,271,991,149	66		58,582,907	3.55	4	2
69	Security Savings & Loan Assn., Milwaukee, Wis.	1,303,735,941	1,258,408,046	56		1,269,319,099	67		101,182,681	6.93	3	2
70	Commercial Federal Savings & Loan Assn., Omaha, Neb.	1,294,158,000	1,237,709,341	58		1,219,083,442	70		N.A.	N.A.	3	2
71	Fortune Federal Savings & Loan Assn., Clearwater, Fla.	1,247,115,957	1,142,591,188	65		1,172,529,888	74	+ 3	70,078,125	5.08	4	2
72	Gem Savings Assn., Dayton, Ohio	1,241,052,435	1,116,756,073	70		1,119,378,528	81	+ 9	34,987,697	2.29	3	2
73	Columbia Savings, FS&LA, Denver	1,218,243,028	997,527,646	85	+ 12	1,173,104,677	73		44,633,476	3.00	4	2
74	First Federal Savings & Loan Assn., Minneapolis	1,213,101,239	1,038,084,503	80	+ 6	1,122,262,307	79	+ 5	82,854,419	5.43	3	2
75	Horizon Financial, FA, Southampton, Pa.	1,210,618,000	333,369,626	307	+232	1,045,745,274	90	+ 15	49,300,000	2.93	3	2
76	Chase Federal Savings & Loan Assn., Miami	1,209,781,144	1,323,294,556	53		1,135,537,636	77	+ 1	35,960,493	2.24	3	2
77	Citizens Federal Savings & Loan Assn., Dayton, Ohio	1,196,334,730	793,541,009	110	+ 33	1,050,890,143	89	+ 12	48,299,619	3.73	3	2
78	Columbia Savings & Loan Assn., Beverly Hills	1,187,107,000	299,713,000	341	+263	593,457,000	177	+ 99	57,368,000	3.25	4	2
79	Eureka Federal Savings & Loan Assn., San Francisco	1,179,270,187	691,998,887	128	+ 49	743,584,841	128	+ 49	31,916,249	2.64	3	2
80	Leader Federal Savings & Loan Assn., Memphis, Tenn.	1,173,112,079	985,446,200	89	+ 9	956,004,158	101	+ 21	49,916,344	3.72	3	2
81	Empire Savings Building & Loan Assn., Denver	1,171,193,457	1,055,659,057	79		1,152,871,369	76		60,640,034	3.88	4	2
82	First Federal Savings & Loan Assn., Little Rock, Ark.	1,164,284,962	467,642,093	210	+128	886,670,555	113	+ 31	44,932,308	2.97	3	2
83	United First Fed. Savings & Loan Assn., Sarasota, Fla.	1,155,218,600	976,787,775	90	+ 7	1,037,905,249	91	+ 8	63,220,100	4.76	4	2
84	Home Federal Savings & Loan Assn., St. Petersburg, Fla.	1,153,153,707	1,066,571,583	75		1,078,098,103	84		46,856,501	3.62	3	2
85	Mercury Savings, FS&LA, Huntington Beach, Calif.	1,150,125,000	842,667,000	105	+ 20	1,013,247,413	94	+ 9	24,861,000	1.56	4	2
86	Honolulu Federal Savings & Loan Assn., Hawaii	1,148,985,549	1,149,240,241	64		1,121,604,884	80		47,168,274	2.94	3	2
87	First Federal Savings & Loan Assn., Pittsburgh	1,146,152,000	992,816,000	87		1,060,421,500	88	+ 1	47,841,000	2.65	3	2
88	San Francisco Federal Savings & Loan Assn.	1,142,199,389	876,728,553	98	+ 10	913,697,891	107	+ 19	44,916,988	2.64	3	2
89	San Antonio Savings Assn., Tex.	1,138,389,526	1,036,251,253	81		1,070,886,901	86		66,535,173	4.67	3	2
90	Financial Fed. Savings & Loan Assn., Miami Beach, Fla.	1,131,576,712	1,122,000,000	68		1,122,938,128	78		35,991,549	2.85	3	2
91	Baltimore Federal Savings & Loan Assn.	1,097,997,415	993,555,009	86		1,029,285,652	92	+ 1	46,487,676	3.19	3	2
92	Bloomington Federal Savings & Loan Assn., Ill.	1,094,870,984	694,336,956	127	+ 35	973,018,826	98	+ 6	N.A.	N.A.	3	2
93	Cardinal Federal Savings & Loan Assn., Cleveland	1,090,453,000	918,845,550	92		1,006,937,000	95	+ 2	38,414,000	3.02	3	2
94	Pacific Fed. Savings & Loan Assn., Costa Mesa, Calif.	1,080,809,435	1,207,104,000	61		1,116,713,513	82		56,162,913	3.44	3	2
95	Minnesota Federal Savings & Loan Assn., St. Paul	1,061,384,420	918,356,616	93		968,160,233	100	+ 5	46,547,726	3.91	3	2
96	Hollywood Federal Savings & Loan Assn., Fla.	1,056,957,254	1,014,845,532	83		1,028,392,883	93		25,288,053	2.13	3	2
97	Citizens Federal Savings & Loan Assn., Miami	1,051,059,376	1,055,888,498	78		1,074,521,996	85		48,643,650	3.93	4	2
98	Sooner Federal Savings & Loan Assn., Tulsa, Okla.	1,040,118,000	918,000,000	94		1,064,200,000	87		N.A.	N.A.	4	2
99	Bay View Fed. Savings & Loan Assn., San Mateo, Calif.	1,029,610,000	867,160,341	99		912,322,000	108	+ 9	34,225,723	2.66	3	2
100	First Federal Savings & Loan Assn., Greenville, S.C.	1,019,415,341	710,705,321	120	+ 20	857,223,965	117	+ 17	32,238,389	2.81	3	2

(b)—Based on revised data. Rank that S&L would have had if revised data had been available. (c)—Revised data. (d)—Revised. (e)—Charter Types: 3-Mutual S&L, 4-Stock S&L. (f)—Insurance Types: 1-FDIC-Insured; 2-FSLIC-Insured; 3-State-Insured, 4 Noninsured. N.A.—Not Available.

NOTE

ONLY THE FOLLOWING PAGES OF THIS

PUBLICATION HAVE BEEN FILMED

Cover 1, p.29-37, 39, 47-48.